

**United States Bankruptcy Court  
Eastern District of Missouri  
EASTERN DIVISION**

Page 1 of 70

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Dellenbaugh, Walter, Ralph</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):																															
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																															
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): <b>3085</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all):																															
Street Address of Debtor (No. & Street, City, and State): <b>1506 Justin Lane Farmington, MO</b>		Street Address of Joint Debtor (No. & Street, City, and State):																															
ZIP CODE <b>63640</b>		ZIP CODE																															
County of Residence or of the Principal Place of Business: <b>St. Francois</b>		County of Residence or of the Principal Place of Business:																															
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																															
ZIP CODE		ZIP CODE																															
Location of Principal Assets of Business Debtor (if different from street address above):																																	
ZIP CODE																																	
<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) <hr/>		<b>Nature of Business</b> (Check <b>one</b> box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable)  <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)																															
		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check <b>one</b> box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <b>Nature of Debts</b> (Check <b>one</b> box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																															
<b>Filing Fee</b> (Check <b>one</b> box)		<b>Chapter 11 Debtors</b>																															
<input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> <b>Check all applicable boxes</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																															
<b>Statistical/Administrative Information</b>																																	
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																																	
<b>THIS SPACE IS FOR COURT USE ONLY</b>																																	
<b>Estimated Number of Creditors</b> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>1-</td> <td>50-</td> <td>100-</td> <td>200-</td> <td>1,000-</td> <td>5,001-</td> <td>10,001-</td> <td>25,001-</td> <td>50,001-</td> <td>Over</td> </tr> <tr> <td>49</td> <td>99</td> <td>199</td> <td>999</td> <td>5,000</td> <td>10,000</td> <td>25,000</td> <td>50,000</td> <td>100,000</td> <td>100,000</td> </tr> </table>				<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-	50-	100-	200-	1,000-	5,001-	10,001-	25,001-	50,001-	Over	49	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000
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<b>Estimated Assets</b> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>				<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion										
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<b>Estimated Liabilities</b> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion										
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**Voluntary Petition**

(This page must be completed and filed in every case)

Pg 2 of 70

Name of Debtor(s):

**Walter Ralph Dellenbaugh****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet.)

Location Where Filed: <b>Eastern District of Missouri</b>	Case Number:	Date Filed: <b>08/04/1988</b>
Location Where Filed:	Case Number:	Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

- Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).

**X s/Frank J. Elpers****7/28/2009**

Signature of Attorney for Debtor(s)

Date

**Frank J. Elpers****29972/33234****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

- Yes, and Exhibit C is attached and made a part of this petition.  
 No

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

- Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

- Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes.)

- Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).

(Name of landlord that obtained judgment)

(Address of landlord)

- Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition**

(This page must be completed and filed in every case)

Pg 3 of 70

Name of Debtor(s):

Walter Ralph Dellenbaugh

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X s/ Walter Ralph Dellenbaugh**Signature of Debtor **Walter Ralph Dellenbaugh****X Not Applicable**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**7/28/2009**

Date

**Signature of Attorney****X s/Frank J. Elpers**

Signature of Attorney for Debtor(s)

**Frank J. Elpers Bar No. 29972/33234**

Printed Name of Attorney for Debtor(s) / Bar No.

**Elpers & Inman, P.C.**

Firm Name

**601 Market St. P.O. Box 404**

Address

**Ste. Genevieve, MO 63670****573-883-5000**

Telephone Number

**573-883-3536**

Fax Number

**7/28/2009****elpers\_inman@ltd.net**

Date

E-Mail Address

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X Not Applicable**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X Not Applicable**

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

**Not Applicable**

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X Not Applicable**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court**  
**Eastern District of Missouri**  
**EASTERN DIVISION**

In re Walter Ralph Dellenbaugh,  
 Debtor  
 Case No. \_\_\_\_\_  
 Chapter 13 \_\_\_\_\_

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 250,000.00		
B - Personal Property	YES	3	\$ 100,708.56		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	3		\$ 338,841.44	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 1,542.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	14		\$ 208,921.21	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 8,982.74
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 6,155.32
TOTAL		28	\$ 350,708.56	\$ 549,304.65	

B6A (Official Form 6A) (12/07)

In re: **Walter Ralph Dellenbaugh**

**Debtor**

**Case No.**

(If known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1506 Justin Lane Farmington, MO 63640 4 bedrooms, 2 baths, 2-car garage; 3,200 sqft., on .3 acre lot.	Fee Owner		\$ 250,000.00	\$ 280,000.00
<b>Total</b>		>	<b>\$ 250,000.00</b>	

(Report also on Summary of Schedules.)

In re Walter Ralph Dellenbaugh

Debtor

Case No.

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Belgrade State Bank 515 W. Karsch Farmington, MO 63640 Chkng# 355976</b>		<b>317.58</b>
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Commerce Bank 1040 E. Karsch Farmington, MO 63640 Chkng# 345276583</b>	J	<b>1,174.31</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>Cash on Hand</b>		<b>40.00</b>
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household Goods and Furnishings</b>		<b>1,565.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Clothing</b>		<b>100.00</b>
7. Furs and jewelry.		<b>Other Jewelry</b>		<b>20.00</b>
Furs and jewelry.		<b>Wedding Rings</b>		<b>300.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Shelter Life Insurance 1817 West Broadway Columbia, MO 65218 POD \$300,000 Policy #U000152176</b>		<b>0.00</b>
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Universal Life 1817 West Broadway Columbia, MO 65218 P.O.D. \$50,000</b>		<b>0.00</b>
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re Walter Ralph Dellenbaugh

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>American Funds 401K Securities America, Inc 3407 Knipp Dr. Jefferson City, MO 65109 Plan ID: BRK70435</b>		<b>41,301.67</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2005 Toyota Highlander SUV cruise control, dual air bags, CD player, 47k miles</b>		<b>17,160.00</b>
Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2006 GMC Sierra 1/2 ton 4wd, excellent condition, 17k miles</b>		<b>18,970.00</b>

B6B (Official Form 6B) (12/07) -- Cont.

In re **Walter Ralph Dellenbaugh****Debtor****Case No.** \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2006 Toyota Avalon , power steering, windows, locks, CD player, leather, dual air bags; good condition; 46k miles.</b>		<b>19,760.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<u>2</u> continuation sheets attached			Total ➤	<b>\$ 100,708.56</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Walter Ralph Dellenbaugh

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

- 11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$136,875

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2005 Toyota Highlander SUV cruise control, dual air bags, CD player, 47k miles	RSMo § 513.430.1(5)	3,531.56	17,160.00
American Funds 401K Securities America, Inc 3407 Knipp Dr. Jefferson City, MO 65109 Plan ID: BRK70435	RSMo § 513.430.1(10)(f)	41,301.67	41,301.67
Belgrade State Bank 515 W. Karsch Farmington, MO 63640 Chkng# 355976	RSMo § 513.440	317.58	317.58
Cash on Hand	RSMo § 513.430.1(3)	40.00	40.00
Clothing	RSMo § 513.430.1(3)	100.00	100.00
Commerce Bank 1040 E. Karsch Farmington, MO 63640 Chkng# 345276583	RSMo § 513.440 RSMo § 513.430.1(3)	714.31 460.00	1,174.31
Household Goods and Furnishings	RSMo § 513.430.1(1)	1,565.00	1,565.00
Other Jewelry	RSMo § 513.430.1(2)	20.00	20.00
Shelter Life Insurance 1817 West Broadway Columbia, MO 65218 POD \$300,000 Policy #U000152176	RSMo § 513.430.1(7)	0.00	0.00
Universal Life 1817 West Broadway Columbia, MO 65218 P.O.D. \$50,000	RSMo § 513.430.1(7)	0.00	0.00
Wedding Rings	RSMo § 513.430.1(2)	300.00	300.00

In re Walter Ralph Dellenbaugh

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0863536462			10/01/2006 Security Agreement 2006 GMC Sierra 1/2 ton 4wd, excellent condition, 17k miles  VALUE \$19,870.00				23,771.00	3,901.00
Fifth Third Bank P.O. Box 630778 Cincinnati, OH 45263								
Fifth Third Bank 38 Fountain Sq. Plaza Cincinnati, OH 45263								
ACCOUNT NO. 9901367777			06/01/2006 Security Agreement 2006 Toyota Avalon , power steering, windows, locks, CD player, leather, dual air bags; good condition; 46k miles.  VALUE \$19,760.00				21,442.00	5,240.00
Harris N.A. P.O. Box 5043 Rolling Meadows, IL 60008								
Harris Bank-Chicago 200 W. Monroe, FL. 19 Chicago, IL 60606								
Harris T&S P.O. Box 755 Chicago, IL 60690								

2

continuation sheets  
attachedSubtotal >  
(Total of this page)

\$ 45,213.00	\$ 9,141.00
\$	\$

Total >  
(Use only on last page)(Report also on Summary of (If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and  
Related Data.)

In re Walter Ralph Dellenbaugh

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0015614191			10/01/2006 Second Lien on Residence 1506 Justin Lane Farmington, MO 63640 4 bedrooms, 2 baths, 2-car garage; 3,200 sqft., on .3 acre lot.  _____ VALUE \$250,000.00				35,000.00	0.00
HSBC Mortgage Services 1301 Tower Road Schaumburg, IL 60173								
HSBC Mortgage Services 636 Grand Regency Brandon, FL 33510-3942								
HSBC Mortgage Services PO Box 5249 Carol Stream, IL 60197-5249								
ACCOUNT NO. 0015614183			10/01/2006 Mortgage 1506 Justin Lane Farmington, MO 63640 4 bedrooms, 2 baths, 2-car garage; 3,200 sqft., on .3 acre lot.  _____ VALUE \$250,000.00				245,000.00	0.00
HSBC Mortgage Services 1301 Tower Rd Schaumburg, IL 60173								
HSBC Mortgage Services 636 Grand Regency Brandon, FL 33510-3942								
HSBC Mortgage Services PO Box 5249 Carol Stream, IL 60197-5249								

Sheet no. 1 of 2 continuation  
sheets attached to Schedule of  
Creditors Holding Secured  
ClaimsSubtotal >  
(Total of this page)

\$ 280,000.00	\$ 0.00
\$	\$

Total >  
(Use only on last page)(Report also on Summary of (If applicable, report  
Schedules) also on Statistical  
Summary of Certain  
Liabilities and  
Related Data.)

In re Walter Ralph Dellenbaugh

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 50237288039259001			02/01/2006 Security Agreement 2005 Toyota Highlander SUV cruise control, dual air bags, CD player, 47k miles				13,628.44	0.00
Wells Fargo Auto Finance P.O. Box 29704 Phoenix, AZ 85038-9704			VALUE \$17,160.00					
Wells Fargo Auto Finance 711 W Broadway Rd. Tempe, AZ 85282								
Wells Fargo P.O. Box 660217 Dallas, TX 75266								

Sheet no. 2 of 2 continuation  
sheets attached to Schedule of  
Creditors Holding Secured  
Claims

Subtotal >  
(Total of this page)

\$ 13,628.44	\$ 0.00
\$ 338,841.44	\$ 9,141.00

Total >  
(Use only on last page)

(Report also on Summary of (If applicable, report  
Schedules) also on Statistical  
Summary of Certain  
Liabilities and  
Related Data.)

In re Walter Ralph Dellenbaugh

Debtor

Case No.

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

- Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

**Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

**Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

**Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) – Cont.

In re Walter Ralph Dellenbaugh

Case No. \_\_\_\_\_

(If known)

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Type of Priority: Deposits by Individuals**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.  Elpers & Inman, P.C. 601 Market St. P.O. Box 404 Ste. Genevieve, MO 63670			07/22/2009 Legal Services				1,542.00	1,542.00	\$0.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Priority ClaimsSubtotals ➤  
(Totals of this page)

\$ 1,542.00	\$ 1,542.00	\$ 0.00
\$ 1,542.00		
	\$ 1,542.00	\$ 0.00

Total ➤  
(Use only on last page of the completed  
Schedule E. Report also on the Summary of  
Schedules.)Total ➤  
(Use only on last page of the completed  
Schedule E. If applicable, report also on the  
Statistical Summary of Certain Liabilities  
and Related Data.)

In re Walter Ralph Dellenbaugh

Debtor

Case No.

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6139867592PA00001</b>			02/01/2006 <b>Student Loan</b>				<b>104,036.00</b>
American Education Services PO Box 2461 Harrisburg, PA 17105							
American Education Services 1200 North Seventh St Harrisburg, PA 17102-1444							
ACCOUNT NO. <b>3717-5424-3291-005</b>			02/01/2006 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>5,234.04</b>
American Express P.O. Box 981537 El Paso, TX 79998							
Nationwide Credit Inc 2015 Vaughn Rd. Suite 400 Kennesaw, GA 30144-7802-0640							
Nationwide Credit, Inc. P.O. Box 740640 Atlanta, GA 30374-0640							
MRS Associates, Inc. 6530 W. Campus Oval New Albany, OH 43501							
MRS Associates, Inc. 1930 Olney Ave. Cherry Hill, NJ 08003							

13 Continuation sheets attached

Subtotal ➤	\$ <b>109,270.04</b>
Total ➤	\$

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable on the Statistical  
 Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Walter Ralph Dellenbaugh

Debtor

Case No.

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>3567-7968-9010-33</b>			02/01/2006 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>1,963.00</b>
American Express P.O. Box 981537 El Paso, TX 79998							
ACCOUNT NO. <b>0020-0903-1553-9703-095</b>			08/01/2007 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>6,095.14</b>
American General Finance P.O. Box 59 Evansville, IN 47701-0559							
Weltman, Weinberg & Reis Co. L.P.A. 323 W Lakeside Suite 200 Cleveland, OH 44113-1099							
American General Financial Services 14339 Manchester Rd. Manchester, MO 63011-4048							
Payment Processing Center P.O. Box 790370 St. Louis, MO 63179-0370							
American General Finance Evansville Acct Re 600 N Royal Ave Evansville, IN 47715							
American General Finance 601 NW Second St. P.O. Box 59 Evansville, IN 47701							
American General Finance 764 Maple Valley Dr. Farmington, MO 63640							

Sheet no. 1 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority ClaimsSubtotal ➤ \$ **8,058.14**

Total ➤ \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Walter Ralph Dellenbaugh

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6034-6230-0709-2048</b>			05/01/2005 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>0.00</b>
American Honda/ GEMB P.O. Box 981439 El Paso, TX 79998							
ACCOUNT NO. <b>3743-1469-3600-416</b>			06/01/2005 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>18,863.62</b>
Bank of America 4161 Piedmont Pkwy Greensboro, NC 27410							
Bank of America 4060 Ogletown Rd. Newark, DE 19713							
Bank of America P.O. Box 15026 Wilmington, DE 19850							
ACCOUNT NO. <b>7497-5538-4007-59</b>			03/01/2006 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>0.00</b>
Bank of America 4060 Ogletown Newark, DE 19713							
Bank of America 4161 Piedmont Pkwy Greensboro, NC 27410							
ACCOUNT NO. <b>5140-2180-1475-7668</b>			11/01/2007 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>34.00</b>
Barclays Bank Delaware 125 South West Str Wilmington, DE 19801							

Sheet no. 2 of 13 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal ➤ \$ **18,897.62**

Total ➤ \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Walter Ralph Dellenbaugh

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>551703-13508124-0</b>							<b>15,917.00</b>
Beneficial/HFC 961 N. Weigel Ave Elmhurst, IL 60126			10/01/2004  Line of credit Case # 09D7-AC00792				
McNearnny & Associates 6800 College Blvd Suite 400 Overland Park, KS 66211							
Beneficial Financial P.O. Box 4153 Carol Stream, IL 60197							
Beneficial 661 Jeffco Blvd Arnold, MO 63010							
Household Finance Beneficial Financ P.O. Box 1547 Chesapeake, VA 23327							

Sheet no. 3 of 13 continuation sheets attached to Schedule of Creditors  
 Holding Unsecured  
 Nonpriority Claims

Subtotal ➤ \$ **15,917.00**

Total ➤ \$

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable on the Statistical  
 Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Walter Ralph Dellenbaugh

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4121-7415-4229-6277</b>							<b>5,553.56</b>
Capital One P.O. Box 30281 Salt Lake City, UT 84130-0281			03/01/1999 <b>Credit Card Purchases, Interest and Finance Charges</b>				
MRS Associates Inc 1930 Olney Ave. Cherry Hill, NJ 08003							
Capital One Bank USA N.A. P.O. Box 6492 Carol Stream, IL 60197-6492							
Alliance One 4850 Street Rd. Suite 300 Trevose, PA 19053							
Law Office of Joe Pezzuto, LLC 4013 E. Broadway Suite A2 Phoenix, AZ 85040							

Sheet no. 4 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal ➤ \$ **5,553.56**  
 Total ➤ \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Walter Ralph Dellenbaugh

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4559-5117-0060-9996</b>			10/01/2001 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>3,932.94</b>
Chase 800 Brookside Blvd Columbus, OH 43081							
Cardmember Service P.O. Box 94014 Palatine, IL 60094							
Chase P.O. Box 15298 Wilmington, DE 19850							
I.C. System 444 Highway 96 East P.O. Box 64887 St. Paul, MN 55164							
Washington Mutual Payment Processin P.O. Box 660548 Dallas, TX 75266-0548							
ACCOUNT NO. <b>7945-0119-0353-3</b>			01/01/2006 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>0.00</b>
Citi Bank/DFS 12234 N I H 35 Bldg B Austin, TX 78753							

Sheet no. 5 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority ClaimsSubtotal ➤ \$ **3,932.94**

Total ➤ \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Walter Ralph Dellenbaugh

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5424-1805-5301-6491</b>			05/01/1996 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>15,638.57</b>
Citibank P.O. Box 6500 Sioux Falls, SD 57117-6500							
GC Services Limited Partnership 6330 Gulfton Houston, TX 77081							
Citi Cards P.O. Box 688910 Des Moines, IA 50368							
Citibank CBSD NA 701 E 60th St. N. Sioux Falls, SD 57104							
CitiBank USA, NA 541 Sid Martin Rd Gray, TN 37615							
ACCOUNT NO. <b>5466-1602-3923-4196</b>			02/01/2008 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>0.00</b>
Citibank CBSD NA 701 E 60th St. N Sioux Falls, SD 57104							
CitiCards CBSDNA P.O. Box 6500 C/O Citi Corp Sioux Falls, SD 57117							

Sheet no. 6 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal ➤	\$ <b>15,638.57</b>
Total ➤	\$ <b> </b>

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Walter Ralph Dellenbaugh

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5466 1601 9275 6490</b>			07/01/2009 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>1,364.00</b>
Citibank CBSD NA 701 E 60th St. N Sioux Falls, SD 57104							
CitiCards CBSDNA P.O. Box 6500 C/O Citi Corp Sioux Falls, SD 57117			11/01/2006 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>6,567.00</b>
ACCOUNT NO. <b>5424-1806-4247-5880</b>							
Citicards P.O. Box 6500 Sioux Falls, SD 57117							
Alliance One 4850 Street Rd. Suite 300 Trevose, PA 19053							
Citi Cards Processing Center Des Moines, IA 50363							
Alliance One Receivables Management P.O. Box 3107 Southeastern, PA 19398-3107							
Citibank CBSD NA 701 E 60th St. N Sioux Falls, SD 57104							
CitiBank Box 6000 The Lakes, NV 89163-6000							

Sheet no. 7 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal ➤	\$ <b>7,931.00</b>
Total ➤	\$ <b> </b>

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Walter Ralph Dellenbaugh

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6725-0037-0116-418</b>			03/01/2007 <b>Line of Credit</b>				<b>6,237.57</b>
Citifinancial P.O. Box 499 Hanover, MD 21076							
CitiFinancial 786 Market St. Farmington, MO 63640							
CitiFinancial P.O. Box 6931 The Lakes, NV 88901-6931							
CitiFinancial 300 St. Paul Place Baltimore, MD 21202							
CitiFinancial P.O. Box 140489 Irving, TX 75014-0489							
ACCOUNT NO. <b>5458-0045-2405-7419</b>			09/01/2000 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>2,537.00</b>
Direct Merchants Bank P.O. Box 29468 Phoenix, AZ 85038							

Sheet no. 8 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal ➤	\$ <b>8,774.57</b>
Total ➤	\$ <b> </b>

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Walter Ralph Dellenbaugh

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6011-0069-4625-6931</b>			01/01/2007 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>6,005.00</b>
Discover P.O. Box 15316 Wilmington, DE 19850							
Discover Card 12 Reads Way New Castle, DE 19720							
Discover Financial Services 248 Chapman Rd Newark, DE 19703							
ACCOUNT NO. <b>6045-7710-0291-2087</b>			09/01/2004 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>0.00</b>
GEMB SHOP NBC P.O. Box 981400 El Paso, TX 79998							
GE Money Bank Attn: Bankruptcy Dept PO Box 103104 Roswell, GA 30076							
ACCOUNT NO. <b>6034-6202-2201-1498</b>			02/01/2005 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>0.00</b>
GEMB/Home Design P.O. Box 981439 El Paso, TX 79998							
GE Money BAnk Attn: Bankruptcy Dept PO Box 103104 Roawell, GA 30076							

Sheet no. 9 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal ➤ \$ **6,005.00**  
 Total ➤ \$ \_\_\_\_\_

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Walter Ralph Dellenbaugh

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4770280081</b>			11/01/2006 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>17.00</b>
GEMB/JC Penney P.O. Box 981402 El Paso, TX 79998							
GE Money Bank Attn: Bankruptcy Dept PO Box 103104 Roswell, GA 30076			03/01/2006 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>134.00</b>
ACCOUNT NO. <b>7714-1003-6635-4736</b>							
GEMB/Sam's Club P.O. Box 981400 El Paso, TX 79998							
GE Money Bank Attn: Bankruptcy Dept. PO Box 103104 Roswell, GA 320076			09/01/2000 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>2,537.00</b>
ACCOUNT NO. <b>5458-0045-2405-7419</b>							
HSBC Bank P.O. Box 5253 Carol Stream, IL 60197							
ACCOUNT NO.							<b>2,376.77</b>
HSBC Card Services P.O. Box 60102 City of Industry, CA 91716			<b>Credit Card Purchases, Interest and Finance Charges</b>				

Sheet no. 10 of 13 continuation sheets attached to Schedule of Creditors  
 Holding Unsecured  
 Nonpriority Claims

Subtotal ➤	\$ <b>5,064.77</b>
Total ➤	\$ <b>      </b>

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable on the Statistical  
 Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Walter Ralph Dellenbaugh

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6019-1913-0003-2128</b>			03/01/2005 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>0.00</b>
Lane Furniture/GEMB P.O. Box 981439 El Paso, TX 79998							
GE Money Bank Attn: Bankruptcy Dept PO Box 103104 Roswell, GA 30076							
ACCOUNT NO. <b>4352-3750-5880-6995</b>			04/01/1997 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>3,878.00</b>
Target National Bank Visa P.O. Box 673 Minneapolis, MN 55440-0673							
ACCOUNT NO. <b>6035-3202-2103-2848</b>			04/01/2007 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>0.00</b>
The Home Depot/CBSD P.O. Box 6497 Sioux Falls, SD 57117-6497							
Citibank USA NA Pencader Corp Ctr 110 Lake Dr. Newark, DE 19702							

Sheet no. 11 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ <b>3,878.00</b>
Total >	\$ <b> </b>

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Walter Ralph Dellenbaugh

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6035-3206-7995-7488</b>			06/01/2007 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>0.00</b>
The Home Depot/CBSD P.O. Box 6497 Sioux Falls, SD 57117-6497							
Citibank USA N.A. Pencader Corp Ctr 110 Lake Dr. Newark, DE 19702							
ACCOUNT NO. <b>6035-3206-7981-6965</b>			03/01/2007 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>0.00</b>
The Home Depot/CBSD P.O. Box 6497 Sioux Falls, SD 57117-6497							
Citibank USA N.A. Pencader Corp Ctr 110 Lake Dr. Newark, DE 19702							
ACCOUNT NO. <b>4510-4600-0106-4196</b>			11/2008 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>0.00</b>
Toyota FSB P.O. Box 108 St. Louis, MO 63166							

Sheet no. 12 of 13 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal ➤	\$	<b>0.00</b>
Total ➤	\$	

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Walter Ralph Dellenbaugh

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6030-0902-2943-3117</b>			10/01/2004 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>0.00</b>
Ultimate Electronics/GEMB P.O. Box 981127 El Paso, TX 79998							
Ultimate Electronics/GEMB P.O. Box 981439 El Paso, TX 79998							
GE Money Bank Attn: Bankruptcy Dept PO Box 103104 Roswell, GA 30076							
ACCOUNT NO. <b>6034-6230-0709-2048</b>			05/01/2005 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>0.00</b>
WFNNB/AMERICAN P.O. Box 981439 El Paso, TX 79998							
ACCOUNT NO. <b>3003658220</b>			10/01/2004 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>0.00</b>
WFNNB/AMERICAN P.O. Box 182273 Columbus, OH 43218							
ACCOUNT NO. <b>860315</b>			09/01/2004 <b>Credit Card Purchases, Interest and Finance Charges</b>				<b>0.00</b>
WFNNB/SHOPNBC P.O. Box 182272 Columbus, OH 43218							

Sheet no. 13 of 13 continuation sheets attached to Schedule of Creditors  
 Holding Unsecured  
 Nonpriority Claims

Subtotal ➤	\$ <b>0.00</b>
Total ➤	\$ <b>208,921.21</b>

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable on the Statistical  
 Summary of Certain Liabilities and Related Data.)

In re: Walter Ralph Dellenbaugh \_\_\_\_\_, Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: Walter Ralph Dellenbaugh

Debtor

Case No.

(If known)

**SCHEDULE H - CODEBTORS** Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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In re Walter Ralph Dellenbaugh

Case No. \_\_\_\_\_

Debtor

(If known) \_\_\_\_\_

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Daughter</b>	AGE(S): <b>17</b>
Employment:	DEBTOR	SPOUSE
Occupation	<b>Pharmacist</b>	<b>Waitress/Cook</b>
Name of Employer	<b>Pharmax Pharmacy</b>	<b>Ho-Wah</b>
How long employed	<b>8 years</b>	<b>1 year</b>
Address of Employer	<b>610 East High St. Potosi, MO 63664</b>	<b>415 N State St Desloge, MO 63601</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ <u>10,333.35</u>	\$ <u>427.24</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	<b>\$ <u>10,333.35</u></b>	<b>\$ <u>427.24</u></b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>3,306.67</u>	\$ <u>34.18</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$ <u>3,306.67</u></b>	<b>\$ <u>34.18</u></b>
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$ <u>7,026.68</u></b>	<b>\$ <u>393.06</u></b>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify) <b>Town &amp; Country Grocers</b>	<b>\$ <u>1,563.00</u></b>	<b>\$ <u>0.00</u></b>
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$ <u>1,563.00</u></b>	<b>\$ <u>0.00</u></b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$ <u>8,589.68</u></b>	<b>\$ <u>393.06</u></b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)		<b>\$ <u>8,982.74</u></b>

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.: \_\_\_\_\_

**NONE**

In re Walter Ralph Dellenbaugh

Debtor

Case No.

(If known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>2,405.08</b>
a. Are real estate taxes included? Yes _____	No	✓
b. Is property insurance included? Yes _____	No	✓
2. Utilities: a. Electricity and heating fuel	\$	<b>140.00</b>
b. Water and sewer	\$	<b>5.00</b>
c. Telephone	\$	<b>0.00</b>
d. Other <u>Cell Phone</u>	\$	<b>150.00</b>
<u>Dish Network</u>	\$	<b>150.00</b>
<u>Trash Pick-Up</u>	\$	<b>25.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>25.00</b>
4. Food	\$	<b>1,000.00</b>
5. Clothing	\$	<b>100.00</b>
6. Laundry and dry cleaning	\$	<b>40.00</b>
7. Medical and dental expenses	\$	<b>50.00</b>
8. Transportation (not including car payments)	\$	<b>175.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>170.00</b>
10. Charitable contributions	\$	<b>107.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<b>118.00</b>
b. Life	\$	<b>133.00</b>
c. Health	\$	<b>400.00</b>
d. Auto	\$	<b>250.00</b>
e. Other	\$	<b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments)	\$	<b>85.00</b>
(Specify) <b>Personal Property Taxes</b>		
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	\$	
a. Auto	\$	<b>0.00</b>
b. Other <u>Bank of America</u>	\$	<b>213.62</b>
<u>Discover Bank</u>	\$	<b>213.62</b>
14. Alimony, maintenance, and support paid to others	\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>0.00</b>
17. Other <b>Professional Dues (pharmacy license)</b>	\$	<b>10.00</b>
<u>Real Estate taxes</u>	\$	<b>170.00</b>
<u>School Expenses</u>	\$	<b>20.00</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<b>6,155.32</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	<b>8,982.74</b>
b. Average monthly expenses from Line 18 above	\$	<b>6,155.32</b>
c. Monthly net income (a. minus b.)	\$	<b>2,827.42</b>

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Walter Ralph Dellenbaugh  
Debtor

Case No. \_\_\_\_\_  
(If known) \_\_\_\_\_

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 7/28/2009

Signature: s/ Walter Ralph Dellenbaugh

**Walter Ralph Dellenbaugh**

Debtor

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT  
Eastern District of Missouri  
EASTERN DIVISION

In re: Walter Ralph Dellenbaugh,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## STATEMENT OF FINANCIAL AFFAIRS

### 1. Income from employment or operation of business

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
4,500.00	Iron County Drug Co. 215 E. Russell Ironton, MO 63650	2007
450.00	RX, Inc 800 Valley Creek Dr Farmington, MO 63640	2007
423.00	Town & Country Fredericktown, MO., Inc 208 Lincoln Drive Fredericktown, MO 63645	2007
119,943.34	Pharmax, Inc 10227 Hartshill Lane St. Louis, MO 63128	2007
13,665.08	Town & Country Fredericktown, MO., Inc 208 Lincoln Drive Fredericktown, MO 63645	2008
408.00	Jefferson Memorial Hospital PO Box 350 Crystal City, MO 63019	2008
130,077.12	Pharmax, Inc 10227 Hartshill Lane St. Louis, MO 63128	2008

**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
2,866.47	ING USA Annuity & Life 909 Locust Street Des Moines, IA 50309	2007
19,362.50	Pharm-Aid, Inc 3634 Ocean Ranch Blvd Oceanside, CA 92056	2007
57.30	Commerce Bank 8000 Forsyth Blvd St. Louis, MO 63105	2007
2,700.00	Harrah's St. Louis Casino & Hotel 777 Casino Center Dr Maryland Heights, MO 63043	2008
1,414.00	Harrah's St. Louis Casino & Hotel 777 Casino Center Dr Maryland Heights, MO 63043	2008
1,466.00	Missouri Dept. of Revenue PO Box 2200 Jefferson City, MO 65105	2008
1,849.24	Western & Southern Financial Group, Inc Integrity Life Insurance CO 400 Broadway Cincinnati, OH 45202	2008
1,582.00	Harrah's St. Louis Casino & Hotel 777 Casino Center Dr Maryland Heights, MO 63043	2008
1,515.00	Harrah's St. Louis Casino & Hotel 777 Casino Center Dr Maryland Heights, MO 63043	2008
1,350.00	Harrah's St. Louis Casino & Hotel 777 Casino Center Dr Maryland Heights, MO 63043	2008
32.55	Commerce Bank 8000 Forsyth Blvd St. Louis, MO 63105	2008
6,448.00	Pharm-Aid, Inc 3634 Ocean Ranch Blvd Oceanside, CA 92056	2008

### 3. Payments to creditors

**Complete a. or b., as appropriate, and c.**

None



a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Discover P.O. Box 15316 Wilmington, DE 19850	05/18/09 06/18/09 07/18/09	900.00	5,500.00
Target National Bank Visa P.O. Box 673 Minneapolis, MN 55440-0673	05/18/09 06/18/09 07/18/09	600.00	4,500.00

None



b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING

None



c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER <b>Beneficial Missouri v. Walter R. Dellenbaugh 09D7-AC00792</b>	NATURE OF PROCEEDING <b>AC Suit on Account</b>	COURT OR AGENCY AND LOCATIO <b>24th Judicial Court Ste. Genevieve, MO</b>	STATUS OR DISPOSITION <b>Not Served</b>

- None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	--------------------	---

## 5. Repossessions, foreclosures and returns

- None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	---

## 6. Assignments and receiverships

- None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
---------------------------------	-----------------------	---

- None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	---	------------------	---

## 7. Gifts

- None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------------	-----------------	-------------------------------------

## 8. Losses

None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
\$40,000	Gambling	01/01/2008

## 9. Payments related to debt counseling or bankruptcy

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Debt Remedy Solutions 4770 NW 2nd Ave., Ste. D Boca Raton, FL 33431	11/14/2008	\$6000.00
Elpers & Inman, P.C. 601 Market St. P.O. Box 404 Ste. Genevieve, MO 63670	6/03/09	1158.00

## 10. Other transfers

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY
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## 11. Closed financial accounts

- None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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## 12. Safe deposit boxes

- None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITOR	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	--	-------------------------------	---

## 13. Setoffs

- None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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## 14. Property held for another person

- None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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## 15. Prior address of debtor

- None  If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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## 16. Spouses and Former Spouses

- None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

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## 18. Nature, location and name of business

None

- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS

NAME	OF SOCIAL SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

<u>NAME</u>	<u>ADDRESS</u>
-------------	----------------

\* \* \* \* \*

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 7/28/2009

Signature  
of Debtor s/ Walter Ralph Dellenbaugh  
Walter Ralph Dellenbaugh

UNITED STATES BANKRUPTCY COURT  
Eastern District of Missouri  
EASTERN DIVISION

In re: Walter Ralph Dellenbaugh Case No.  
Debtor Chapter 13

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ <u>3,000.00</u>
Prior to the filing of this statement I have received	\$ <u>1,158.00</u>
Balance Due	\$ <u>1,842.00</u>

2. The source of compensation paid to me was:

Debtor  Other (specify)

3. The source of compensation to be paid to me is:

Debtor  Other (specify)

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e) [Other provisions as needed]

**None**

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**None**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 7/28/2009

**s/Frank J. Elpers**

Attorney Name.: **Frank J. Elpers**

District Court No.: **29972/33234**

State Registration No.: **29972**

Law Firm Name: **Elpers & Inman, P.C.**

Address: **601 Market St.**

**P.O. Box 404**

**Ste. Genevieve, MO 63670**

Telephone No.: **573-883-5000**

Fax No.: **573-883-3536**

E-mail address: **elpers\_inman@lhd.net**

B 201 (12/08)

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of the Debtor**

I, the debtor, affirm that I have received and read this notice.

Walter Ralph Dellenbaugh

Printed Name of Debtor

Case No. (if known) \_\_\_\_\_

Xs/ Walter Ralph Dellenbaugh

Walter Ralph Dellenbaugh

Signature of Debtor

7/28/2009

Date

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

In re

Walter Ralph Dellenbaugh, ) Case No. \_\_\_\_\_  
 ) Chapter 13  
 )  
 )

Debtor(s).

**Verification of Creditor Matrix**

The above named debtor(s) hereby certifies/certify under penalty of perjury that the attached list containing the names and addresses of my creditors (Matrix), consisting of 11 page(s) and is true, correct and complete.

s/ Walter Ralph Dellenbaugh

Walter Ralph Dellenbaugh

DATED 7/28/2009

Lane Furniture/GEMB  
P.O. Box 981439  
El Paso, TX 79998

Alliance One  
4850 Street Rd.  
Suite 300  
Trevose, PA 19053

Alliance One Receivables Management  
P.O. Box 3107  
Southeastern, PA 19398-3107

American Education Services  
PO Box 2461  
Harrisburg, PA 17105

American Education Services  
1200 North Seventh St  
Harrisburg, PA 17102-1444

American Express  
P.O. Box 981537  
El Paso, TX 79998

American General Finance  
P.O. Box 59  
Evansville, IN 47701-0559

American General Finance  
Evansville Acct Re  
600 N Royal Ave  
Evansville, IN 47715

American General Finance  
764 Maple Valley Dr.  
Farmington, MO 63640

American General Finance  
601 NW Second St.  
P.O. Box 59  
Evansville, IN 47701

Payment Processing Center  
P.O. Box 790370  
St. Louis, MO 63179-0370

American General Financial Services  
14339 Manchester Rd.  
Manchester, MO 63011-4048

American Honda/ GEMB  
P.O. Box 981439  
El Paso, TX 79998

Bank of America  
P.O. Box 15026  
Wilmington, DE 19850

Bank of America  
4060 Ogletown  
Newark, DE 19713

Bank of America  
4060 Ogletown Rd.  
Newark, DE 19713

Bank of America  
4161 Piedmont Pkwy  
Greensboro, NC 27410

Barclays Bank Delaware  
125 South West Str  
Wilmington, DE 19801

Beneficial  
661 Jeffco Blvd  
Arnold, MO 63010

Beneficial Financial  
P.O. Box 4153  
Carol Stream, IL 60197

Beneficial/HFC  
961 N. Weigel Ave  
Elmhurst, IL 60126

Capital One  
P.O. Box 30281  
Salt Lake City, UT 84130-0281

Capital One Bank USA N.A.  
P.O. Box 6492  
Carol Stream, IL 60197-6492

Cardmember Service  
P.O. Box 94014  
Palatine, IL 60094

Chase  
P.O. Box 15298  
Wilmington, DE 19850

Chase  
800 Brooksedge Blvd  
Columbus, OH 43081

Citi Bank/DFS  
12234 N I H 35 Bldg B  
Austin, TX 78753

Pg 50 of 70  
Citi Cards  
P.O. Box 688910  
Des Moines, IA 50368

Citi Cards  
Processing Center  
Des Moines, IA 50363

CitiBank  
Box 6000  
The Lakes, NV 89163-6000

Citibank  
P.O. Box 6500  
Sioux Falls, SD 57117-6500

Citibank CBSD NA  
701 E 60th St. N  
Sioux Falls, SD 57104

Citibank CBSD NA  
701 E 60th St. N.  
Sioux Falls, SD 57104

Citibank CBSD NA  
701 E 60th St. N  
Sioux Falls, SD 57104

Citibank USA N.A.  
Pencader Corp Ctr  
110 Lake Dr.  
Newark, DE 19702

Citibank USA NA  
Pencader Corp Ctr  
110 Lake Dr.  
Newark, DE 19702

CitiBank USA, NA  
541 Sid Martin Rd  
Gray, TN 37615

Citicards  
P.O. Box 6500  
Sioux Falls, SD 57117

CitiCards CBSDNA  
P.O. Box 6500  
C/O Citi Corp  
Sioux Falls, SD 57117

Citifinancial  
P.O. Box 499  
Hanover, MD 21076

CitiFinancial  
P.O. Box 140489  
Irving, TX 75014-0489

CitiFinancial  
786 Market St.  
Farmington, MO 63640

CitiFinancial  
P.O. Box 6931  
The Lakes, NV 88901-6931

CitiFinancial  
300 St. Paul Place  
Baltimore, MD 21202

Direct Merchants Bank  
P.O. Box 29468  
Phoenix, AZ 85038

Discover  
P.O. Box 15316  
Wilmington, DE 19850

Discover Card  
12 Reads Way  
New Castle, DE 19720

Discover Financial Services  
248 Chapman Rd  
Newark, DE 19703

Elpers & Inman, P.C.  
601 Market St.  
P.O. Box 404  
Ste. Genevieve, MO 63670

Fifth Third Bank  
38 Fountain Sq. Plaza  
Cincinnati, OH 45263

Fifth Third Bank  
P.O. Box 630778  
Cincinnati, OH 45263

GC Services Limited Partnership  
6330 Gulfton  
Houston, TX 77081

GE Money Bank  
Attn: Bankruptcy Dept  
PO Box 103104  
Roswell, GA 30076

GE Money Bank  
Attn: Bankruptcy Dept  
PO Box 103104  
Roswell, GA 30076

GE Money Bank  
Attn: Bankruptcy Dept.  
PO Box 103104  
Roswell, GA 30076

GE Money Bank  
Attn: Bankruptcy Dept  
PO Box 103104  
Roswell, GA 30076

GE Money BAnk  
Attn: Bankruptcy Dept  
PO Box 103104  
Roawell, GA 30076

GEMB SHOP NBC  
P.O. Box 981400  
El Paso, TX 79998

GEMB/Home Design  
P.O. Box 981439  
El Paso, TX 79998

GEMB/JC Penney  
P.O. Box 981402  
El Paso, TX 79998

GEMB/Sam's Club  
P.O. Box 981400  
El Paso, TX 79998

Harris T&S  
P.O. Box 755  
Chicago, IL 60690

Harris Bank-Chicago  
200 W. Monroe, FL. 19  
Chicago, IL 60606

Harris N.A.  
P.O. Box 5043  
Rolling Meadows, IL 60008

Household Finance Beneficial Financ  
P.O. Box 1547  
Chesapeake, VA 23327

HSBC Mortgage Services  
636 Grand Regency  
Brandon, FL 33510-3942

HSBC Bank  
P.O. Box 5253  
Carol Stream, IL 60197

HSBC Card Services  
P.O. Box 60102  
City of Industry, CA 91716

HSBC Mortgage Services  
PO Box 5249  
Carol Stream, IL 60197-5249

HSBC Mortgage Services  
636 Grand Regency  
Brandon, FL 33510-3942

HSBC Mortgage Services  
1301 Tower Rd  
Schaumburg, IL 60173

HSBC Mortgage Services  
1301 Tower Road  
Schaumburg, IL 60173

Pg 55 of 70  
HSBC Mortgage Services  
PO Box 5249  
Carol Stream, IL 60197-5249

I.C. System  
444 Highway 96 East  
P.O. Box 64887  
St. Paul, MN 55164

IRS  
Insolvency  
P.O. Box 66778  
STOP 5334STL  
St. Louis, MO 63166

Law Office of Joe Pezzuto, LLC  
4013 E. Broadway  
Suite A2  
Phoenix, AZ 85040

McNearney & Associates  
6800 College Blvd  
Suite 400  
Overland Park, KS 66211

Missouri Department of Revenue  
Bankruptcy Unit  
P.O. Box 475  
301 W. High Street  
Jefferson City, MO 65105-0475

MRS Associates Inc  
1930 Olney Ave.  
Cherry Hill, NJ 08003

MRS Associates, Inc.  
1930 Olney Ave.  
Cherry Hill, NJ 08003

MRS Associates, Inc.  
6530 W. Campus Oval  
New Albany, OH 43501

Nationwide Credit Inc  
2015 Vaughn Rd.  
Suite 400  
Kennesaw, GA 30144-7802-0640

Nationwide Credit, Inc.  
P.O. Box 740640  
Atlanta, GA 30374-0640

Target National Bank Visa  
P.O. Box 673  
Minneapolis, MN 55440-0673

The Home Depot/CBSD  
P.O. Box 6497  
Sioux Falls, SD 57117-6497

Toyota FSB  
P.O. Box 108  
St. Louis, MO 63166

Ultimate Electronics/GEMB  
P.O. Box 981439  
El Paso, TX 79998

Ultimate Electronics/GEMB  
P.O. Box 981127  
El Paso, TX 79998

Washington Mutual Payment Processin  
P.O. Box 660548  
Dallas, TX 75266-0548

Wells Fargo  
P.O. Box 660217  
Dallas, TX 75266

Wells Fargo Auto Finance  
P.O. Box 29704  
Phoenix, AZ 85038-9704

Wells Fargo Auto Finance  
711 W Broadway Rd.  
Tempe, AZ 85282

Weltman, Weinberg & Reis Co. L.P.A.  
323 W Lakeside  
Suite 200  
Cleveland, OH 44113-1099

WFNNB/AMERICAN  
P.O. Box 981439  
El Paso, TX 79998

WFNNB/AMERICAN  
P.O. Box 182273  
Columbus, OH 43218

WFNNB/SHOPNBC  
P.O. Box 182272  
Columbus, OH 43218

UNITED STATES BANKRUPTCY COURT  
Eastern District of Missouri  
EASTERN DIVISION

In re Walter Ralph Dellenbaugh  
Debtor

Case No. \_\_\_\_\_  
*(if known)*

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: s/ Walter Ralph Dellenbaugh  
Walter Ralph Dellenbaugh

Date: 7/28/2009

**United States Bankruptcy Court  
Eastern District of Missouri  
EASTERN DIVISION**

In re **Walter Ralph Dellenbaugh**  
\_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$ <b>104,036.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$ <b>104,036.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$ <b>8,982.74</b>
Average Expenses (from Schedule J, Line 18)	\$ <b>6,155.32</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	\$ <b>14,466.41</b>

United States Bankruptcy Court  
Eastern District of Missouri  
EASTERN DIVISION

In re Walter Ralph Dellenbaugh  
Debtor

Case No. \_\_\_\_\_  
Chapter 13

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$9,141.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 1,542.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$208,921.21
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$218,062.21

B22C (Official Form 22C) (Chapter 13) (01/08)

In re Walter Ralph Dellenbaugh

Debtor(s)

Case Number:

(If known)

According to the calculations required by this statement:

- The applicable commitment period is 3 years.  
 The applicable commitment period is 5 years.  
 Disposable income is determined under § 1325(b)(3)  
 Disposable income is not determined under § 1325(b)(3)

(Check the boxes as directed in Lines 17 and 23 of this statement.)

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

### Part I. REPORT OF INCOME

1	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b> b. <input checked="" type="checkbox"/> Married. <b>Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 2-10.</b>											
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	<b>Column A Debtor's Income</b>	<b>Column B Spouse's Income</b>									
2	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>	\$14,039.17	\$427.24									
3	<b>Income from the operation of a business, profession or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part IV.</b>											
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td><td>Gross Receipts</td><td style="width: 10%;">\$ 0.00</td></tr> <tr> <td>b.</td><td>Ordinary and necessary business expenses</td><td>\$ 0.00</td></tr> <tr> <td>c.</td><td>Business income</td><td>Subtract Line b from Line a</td></tr> </table>	a.	Gross Receipts	\$ 0.00	b.	Ordinary and necessary business expenses	\$ 0.00	c.	Business income	Subtract Line b from Line a	\$0.00	\$0.00
a.	Gross Receipts	\$ 0.00										
b.	Ordinary and necessary business expenses	\$ 0.00										
c.	Business income	Subtract Line b from Line a										
4	<b>Rent and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. <b>Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.</b>											
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td><td>Gross Receipts</td><td style="width: 10%;">\$ 0.00</td></tr> <tr> <td>b.</td><td>Ordinary and necessary operating expenses</td><td>\$ 0.00</td></tr> <tr> <td>c.</td><td>Rent and other real property income</td><td>Subtract Line b from Line a</td></tr> </table>	a.	Gross Receipts	\$ 0.00	b.	Ordinary and necessary operating expenses	\$ 0.00	c.	Rent and other real property income	Subtract Line b from Line a	\$0.00	\$0.00
a.	Gross Receipts	\$ 0.00										
b.	Ordinary and necessary operating expenses	\$ 0.00										
c.	Rent and other real property income	Subtract Line b from Line a										
5	<b>Interest, dividends, and royalties.</b>	\$0.00	\$0.00									
6	<b>Pension and retirement income.</b>	\$0.00	\$0.00									
7	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.	\$0.00	\$0.00									
8	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:											
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 45%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td><td style="width: 10%;">Debtor \$ _____</td><td style="width: 45%;">Spouse \$ _____</td></tr> </table>	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____	\$0.00	\$0.00						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____										

9	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance.</b> <b>Do not include</b> any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.					
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 80%; text-align: right;">\$</td> <td style="width: 10%;"></td> </tr> </table>	a.	\$		<b>\$0.00</b>	<b>\$0.00</b>
a.	\$					
10	<b>Subtotal.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).	<b>\$14,039.17</b>	<b>\$427.24</b>			
11	<b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	<b>\$ 14,466.41</b>				

**Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD**

12	<b>Enter the amount from Line 11.</b>	<b>\$ 14,466.41</b>			
13	<b>Marital adjustment.</b> If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.				
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 80%; text-align: right;">\$</td> <td style="width: 10%;"></td> </tr> </table>	a.	\$		<b>\$0.00</b>
a.	\$				
	Total and enter on Line 13.				
14	<b>Subtract Line 13 from Line 12 and enter the result.</b>	<b>\$ 14,466.41</b>			
15	<b>Annualized current monthly income for § 1325(b)(4).</b> Multiply the amount from Line 14 by the number 12 and enter the result.	<b>\$ 173,596.92</b>			
16	<b>Applicable median family income.</b> Enter the median family income for applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust">www.usdoj.gov/ust</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>MO</u> b. Enter debtor's household size: <u>3</u>	<b>\$ 58,473.00</b>			
17	<b>Application of § 1325(b)(4).</b> Check the applicable box and proceed as directed. <input type="checkbox"/> <b>The amount on Line 15 is less than the amount on Line 16.</b> Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. <input checked="" type="checkbox"/> <b>The amount on Line 15 is not less than the amount on Line 16.</b> Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.				
	<b>Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME</b>				
18	<b>Enter the amount from Line 11.</b>	<b>\$ 14,466.41</b>			

19	<p><b>Marital adjustment.</b> If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 60%;"><b>Bank of America</b></td> <td style="width: 30%; text-align: right;">\$ 213.62</td> </tr> <tr> <td>b.</td> <td><b>Discover</b></td> <td style="text-align: right;">\$ 213.62</td> </tr> </table> <p>Total and enter on Line 19.</p>			a.	<b>Bank of America</b>	\$ 213.62	b.	<b>Discover</b>	\$ 213.62	\$ 427.24																
a.	<b>Bank of America</b>	\$ 213.62																								
b.	<b>Discover</b>	\$ 213.62																								
20	<b>Current monthly income for § 1325(b)(3).</b> Subtract Line 19 from Line 18 and enter the result.			<b>\$ 14,039.17</b>																						
21	<b>Annualized current monthly income for § 1325(b)(3).</b> Multiply the amount from Line 20 by the number 12 and enter the result.			<b>\$ 168,470.04</b>																						
22	<b>Applicable median family income.</b> Enter the amount from Line 16			<b>\$ 58,473.00</b>																						
23	<p><b>Application of § 1325(b)(3).</b> Check the applicable box and proceed as directed.</p> <p><input checked="" type="checkbox"/> <b>The amount on Line 21 is more than the amount on Line 22.</b> Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>The amount on Line 21 is not more than the amount on Line 22.</b> Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. <b>Do not complete Parts IV, V, or VI.</b></p>																									
<b>Part IV. CALCULATION OF DEDUCTIONS FROM INCOME</b>																										
<b>Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)</b>																										
24A	<p><b>National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous.</b> Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>			\$ 1,152.00																						
24B	<p><b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"><b>Household members under 65 years of age</b></th> <th colspan="2"><b>Household members 65 years of age or older</b></th> </tr> </thead> <tbody> <tr> <td>a1.</td> <td>Allowance per member</td> <td style="text-align: right;">60.00</td> <td>a2.</td> <td>Allowance per member</td> <td style="text-align: right;">144.00</td> </tr> <tr> <td>b1.</td> <td>Number of members</td> <td style="text-align: right;">3.00</td> <td>b2.</td> <td>Number of members</td> <td></td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td style="text-align: right;">180.00</td> <td>c2.</td> <td>Subtotal</td> <td></td> </tr> </tbody> </table>			<b>Household members under 65 years of age</b>		<b>Household members 65 years of age or older</b>		a1.	Allowance per member	60.00	a2.	Allowance per member	144.00	b1.	Number of members	3.00	b2.	Number of members		c1.	Subtotal	180.00	c2.	Subtotal		\$ 180.00
<b>Household members under 65 years of age</b>		<b>Household members 65 years of age or older</b>																								
a1.	Allowance per member	60.00	a2.	Allowance per member	144.00																					
b1.	Number of members	3.00	b2.	Number of members																						
c1.	Subtotal	180.00	c2.	Subtotal																						
25A	<p><b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court).</p>			\$ 414.00																						

## B22C (Official Form 22C) (Chapter 13) (01/08)

25B	<p><b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="margin-left: 20px;"> <tr> <td>a.</td> <td>IRS Housing and Utilities Standards; mortgage/rent expense</td> <td>\$ 556.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by home, if any, as stated in Line 47.</td> <td>\$ 2,405.00</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a</td> </tr> </table>			a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$ 556.00	b.	Average Monthly Payment for any debts secured by home, if any, as stated in Line 47.	\$ 2,405.00	c.	Net mortgage/rental expense	Subtract Line b from Line a	\$ 0.00
a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$ 556.00											
b.	Average Monthly Payment for any debts secured by home, if any, as stated in Line 47.	\$ 2,405.00											
c.	Net mortgage/rental expense	Subtract Line b from Line a											
26	<p><b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>			\$									
27A	<p><b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>			\$ 366.00									
27B	<p><b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>			\$ 0.00									
28	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="margin-left: 20px;"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$ 489.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47.</td> <td>\$ 265.70</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a</td> </tr> </table>			a.	IRS Transportation Standards, Ownership Costs	\$ 489.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47.	\$ 265.70	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$ 223.30
a.	IRS Transportation Standards, Ownership Costs	\$ 489.00											
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47.	\$ 265.70											
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a											

29	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 28.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">a.</td> <td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 25%; text-align: right;">\$ 489.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td style="text-align: right;">\$ 372.95</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>			a.	IRS Transportation Standards, Ownership Costs	\$ 489.00	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$ 372.95	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$ 116.05
a.	IRS Transportation Standards, Ownership Costs	\$ 489.00											
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$ 372.95											
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a											
30	<p><b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes.</b></p>			\$ 4,201.61									
31	<p><b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. <b>Do not include discretionary amounts, such as voluntary 401(k) contributions.</b></p>			\$ 0.00									
32	<p><b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b></p>			\$ 133.00									
33	<p><b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. <b>Do not include payments on past due obligations included in Line 49.</b></p>			\$ 0.00									
34	<p><b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>			\$ 0.00									
35	<p><b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b></p>			\$ 0.00									
36	<p><b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. <b>Do not include payments for health insurance or health savings accounts listed in Line 39.</b></p>			\$ 0.00									
37	<p><b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b></p>			\$ 150.00									
38	<p><b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 24 through 37.</p>			\$ 6,935.96									
<b>Subpart B: Additional Living Expense Deductions</b>													
<b>Note: Do not include any expenses that you have listed in Lines 24-37</b>													
39	<p><b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">a.</td> <td style="width: 60%;">Health Insurance</td> <td style="width: 25%; text-align: right;">\$ 400.00</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td style="text-align: right;">\$</td> </tr> </table>			a.	Health Insurance	\$ 400.00	b.	Disability Insurance	\$	c.	Health Savings Account	\$	\$ 400.00
a.	Health Insurance	\$ 400.00											
b.	Disability Insurance	\$											
c.	Health Savings Account	\$											
<p>Total and enter on Line 39</p> <p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:</p> <p>\$ _____</p>													

40	<b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. <b>Do not include payments listed in Line 34.</b>	\$ 0.00
41	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$ 0.00
42	<b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. <b>You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$
43	<b>Education expenses for dependent children under 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. <b>You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</b>	\$ 0.00
44	<b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) <b>You must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$
45	<b>Charitable contributions.</b> Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). <b>Do not include any amount in excess of 15% of your gross monthly income.</b>	\$ 107.00
46	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 39 through 45.	\$ 507.00

**Subpart C: Deductions for Debt Payment**

47	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.					\$ 3,720.13
		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.	HSBC Mortgage Services	1506 Justin Lane, Farmington, MO 63640	\$ 2,252.00	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no	
	b.	HSBC Mortgage Services	1506 Justin Lane, Farmington, MO 63640	\$ 441.00	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	
	c.	Fifth Third Bank	2006 GMC Sierra 1/2 Ton	\$ 372.95	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	
	Total: Add Lines a, b and c					\$ 3,720.13
48	<b>Other payments on secured claims.</b> If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.					
		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount		
	a.			\$		
	Total: Add Lines a, b and c					\$ 0.00
49	<b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do not include current obligations, such as those set out in Line 33.</b>					\$ 25.70

	<b>Chapter 13 administrative expenses.</b> Multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.			
50	a.	Projected average monthly Chapter 13 plan payment.	\$2,750.00	
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x 4.70	
	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$ 129.25
51	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 47 through 50.			\$ 3,875.08

**Subpart D: Total Deductions from Income**

52	<b>Total of all deductions from income.</b> Enter the total of Lines 38, 46, and 51.	\$ 11,318.04
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**Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)**

53	<b>Total current monthly income.</b> Enter the amount from Line 20.	\$ 14,039.17						
54	<b>Support income.</b> Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$						
55	<b>Qualified retirement deductions.</b> Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).	\$ 1,214.54						
56	<b>Total of all deductions allowed under § 707(b)(2).</b> Enter the amount from Line 52.	\$ 11,318.04						
57	<b>Deduction for special circumstances.</b> If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. <b>You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable.</b>							
	<table border="1"> <thead> <tr> <th></th> <th>Nature of special circumstances</th> <th>Amount of expense</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> </tbody> </table> Total: Add Lines a, b, and c		Nature of special circumstances	Amount of expense	a.		\$	\$ 0.00
	Nature of special circumstances	Amount of expense						
a.		\$						
58	<b>Total adjustments to determine disposable income.</b> Add the amounts on Lines 54, 55, 56, and 57 and enter the result.	\$ 12,532.58						
59	<b>Monthly Disposable Income Under § 1325(b)(2).</b> Subtract Line 58 from Line 53 and enter the result.	\$ 1,506.59						

**Part VI. ADDITIONAL EXPENSE CLAIMS**

	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.							
60								
	<table border="1"> <thead> <tr> <th></th> <th>Expense Description</th> <th>Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> </tbody> </table> Total: Add Lines a, b, and c		Expense Description	Monthly Amount	a.		\$	\$ 0.00
	Expense Description	Monthly Amount						
a.		\$						

**Part VII: VERIFICATION**

61

I declare under penalty of perjury that the information provided in this statement is true and correct. (*If this a joint case, both debtors must sign.*)

Date: 7/28/2009

Signature: s/ Walter Ralph Dellenbaugh  
Walter Ralph Dellenbaugh, (Debtor)

**Future payments on secured claims (continued)**

	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
d.	Harris N.A.	2006 Toyota Avalon	\$ 388.48	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
e.	Wells Fargo	2005 Toyota Highlander	\$ 265.70	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

In re **Walter Ralph Dellenbaugh**

Case No.

Debtor.

Chapter **13**

**STATEMENT OF MONTHLY NET INCOME**

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor
Six months ago	<u>\$10,152.30</u>
Five months ago	<u>\$7,168.79</u>
Four months ago	<u>\$6,951.65</u>
Three months ago	<u>\$12,958.43</u>
Two months ago	<u>\$7,086.43</u>
Last month	<u>\$7,823.18</u>
Income from other sources	<u>\$0.00</u>
Total net income for six months preceding filing	<u>\$ 52,140.78</u>
<b>Average Monthly Net Income</b>	<u>\$ 8,690.13</u>

Attached are all payment advices received by the undersigned debtor prior to the petition date, I declare under penalty of perjury that I have read the foregoing statement and that it is true and correct to the best of my knowledge, information, and belief.

Dated: 7/28/2009

s/ Walter Ralph Dellenbaugh  
Walter Ralph Dellenbaugh

Debtor